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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Application Serial No : 10/654,549  
1st Named Inventor : DESCLOUX  
Filing Date : September 3, 2003  
Art Unit : 3627  
Examiner : N/A  
ATTORNEY DOCKET NO : 70655  
Confirm. No : 5095  
For : MORTGAGE PREPAYMENT...  
Dated : August 6, 2004

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Respectfully submitted  
for Applicant,

By: 

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CERTIFICATE OF FACSIMILE TRANSMISSION

I HEREBY CERTIFY THAT THIS PAPER FOR SERIAL NO. 10/654,549 (1 PAGE IN ALL) IS BEING FACSIMILE TRANSMITTED TO THE PATENT AND TRADEMARK OFFICE FACSIMILE NUMBER (703) 872-9306 ON THE DATE SHOWN BELOW.

Jennifer M. Seigning

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DATED: August 6, 2004

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